

CLAIMS

1. A method of generating an ordered search list via a pay-for-performance search engine, comprising

receiving a search request have at least one search term over a network from a searcher;

retrieving a set of search listings from a search results database associated with the search term, where a plurality of the search listings each have a bid amount associated the search term and the search listing is associated with an advertiser's account such that the advertiser's account is charged the bid amount if the search listing is selected from the search list;

determining an account balance for the advertiser's accounts where the account balance is the difference between charges assessed by the search engine and deposits from the respective advertisers;

ordering the search listing into a search result list in accordance with the values of bids amounts such that larger bid amounts are listed before smaller bid amounts, wherein search listing associated with advertiser's account balance that are below a threshold are ordered as if their bid amount for the search term was zero;

providing the ordered search list to the searcher via the network; and

assessing charges to the advertiser's account as a function of the searcher selection of the search listing.

2. The method of claim 1, wherein the determining an account balance comprises determining a reconciled balance for an advertiser's account via an accounting system, where the reconciled balance is the difference between credit card-based deposits and a set of current click charges;

and the ordering comprises ordering the search listings associated with advertisers with reconciled balances that are below a reconciled threshold as if their bid amount for the search term was zero.

3. The method of claim 2, determining an account balance comprises determining a definitive balance for an advertiser's account, where the definitive balance is the reconciled balance adjusted for charges and deposits after those included in the reconciled balance.

4. The method of claim 3, wherein the definitive balance is the reconciled balance less any new definitive click charges plus any new credit card charges and plus any new adjustments.

5. The method of claim 4, determining an account balance comprises determining an estimated definitive balance for an advertiser's account, where the estimated definitive balance is the definitive balance less an estimated amount of new definitive click charges.

6. The method of claim 5, determining an account balance comprises determining a monitoring balance for an advertiser's account, where the monitoring balance is smaller of the estimated definitive balance plus a credit limit and a remaining capital amount.

7. The method of claim 3, determining an account balance comprises determining a working balance for an advertiser's account, where the working balance is the definitive balance adjusted for any new non-definitive click charges.

8. The method of claim 3, wherein the threshold is zero dollars.

9. The method of claim 3, wherein the definitive click charges are click charges that have passed a fraud filter.

10. The method of claim 9, wherein the fraud filter detects double clicks as non-chargeable clicks.

11. The method of claim 10, wherein the fraud filter detects multiple clicks on a search listing in a search list from a searcher as non-chargeable clicks.

12. The method of claim 10, wherein the fraud filter detects multiple clicks on a search listing from a searcher during a session as non-chargeable clicks.

5 13. The method of claim 9, wherein the non-definitive click charges are click charges that have passed a real-time fraud filter and the definitive click charges are click charges that have passed a second fraud filter that uses data generated after a click charge is charged to determine if that click charge is fraudulent.

14. A pay-for-performance network search engine, comprising:

10 a search results database having a plurality of search listings, wherein each search listing is associated with a network location, at least one search term and a modifiable bid amount that is independent of other components of the search listing, the bid amount being associated with at least one of the search term and the network location, the bid amount corresponding to a money amount that is deducted from an account of a network information provider associated with the network location upon receipt of a retrieval request for the network location;

15 an account database that maintains account information associated with search listings;

20 an account monitoring system that monitors the accounts in the account database and determines an account balance for each account; and

25 a search engine that generates an ordered search result list including at least one of the search listings from the search results database, where the ordered search result list is ordered in accordance with the values of the respective bid amounts if the account balance determined by the account monitoring system is above a threshold.

15. The search engine of claim 14, wherein the account monitoring system includes an real-time click agent that determines click charges for searchers access to network sites associated the search listing in substantially real-time.

16. The search engine of claim 14, wherein the account monitoring system includes an auto-charging agent that automatically charges a credit card account when the account balance is below a second threshold.

17. The search engine of claim 14, wherein the account monitoring system includes an auto-charging agent that automatically charges a credit card account on a periodic basis.

18. The search engine of claim 14, wherein the account monitoring system includes a CTP agent that accesses a fraud detection system to determine if any click charges are non-chargeable because the clicks associated with the click charges were fraudulent.

19. The search engine of claim 14, wherein the account monitoring system includes an search listing agent that updates the search results database when an account crosses a threshold and preferential placement in the search list is terminated for that search listing.

20. The search engine of claim 14, wherein the account monitoring system includes a bulk adjustment agent that automatically adjusts account balances with a minimum charge when the clicks charges are below a threshold.